

**AMENDMENTS TO THE SPECIFICATION:**

Kindly replace the paragraph beginning on page 15, line 2, with the following amended paragraph:

A part of or entirety of the insulation gap layer 76 is made of an insulation materials such as  $\text{Si}_3\text{N}_4$ ,  $\text{Co-}\gamma\text{Fe}_2\text{O}_3$  (~~hematite~~) (maghemite) or  $\text{SiO}_2$  that has a lower dielectric constant than  $\text{Al}_2\text{O}_3$ . The first insulation layer 77 and the second insulation layer 78 are usually made of  $\text{Al}_2\text{O}_3$ . However, the first insulation layer 77 and the second insulation layer 78 may be made of the same insulation material as that of the insulation gap layer 76.

Kindly replace the paragraph beginning on page 15, line 17, with the following amended paragraph:

An important aspect of this embodiment is that a part of or entirety of the insulation gap layer 76 is made of  $\text{Si}_3\text{N}_4$ ,  $\text{Co-}\gamma\text{Fe}_2\text{O}_3$  (~~hematite~~) (maghemite) or  $\text{SiO}_2$ . Such insulation material has a lower dielectric constant than  $\text{Al}_2\text{O}_3$  and therefore a dielectric constant of the dielectric material sandwiched between the lower gap layer 71 and the upper gap layer 73 and of the dielectric material sandwiched between the upper gap layer and the lower shield layer 70 under the second lead conductor 82 and the second via hole conductor 83. As a result, the capacitance  $C_{\text{shield}}$  between the lower and upper shield layers 70 and 74 is reduced to extremely improve the frequency characteristics of the thin-film magnetic head.

Kindly replace the paragraph beginning on page 16, line 25 and ending on page 17, line 4, with the following amended paragraph:

3  
If the whole of the insulation gap layer 76 is made of Co- $\gamma$ Fe<sub>2</sub>O<sub>3</sub> (hematite) (maghemite) with a relative dielectric constant of  $\epsilon_r = 3.5$ , the frequency characteristics of the thin-film magnetic head can be more greatly improved as  $C_{\text{shield}} = 5.1 \text{ pF}$  and  $f_c = 240 \text{ MHz}$ .

Kindly replace the paragraph beginning on page 22, line 7, with the following amended paragraph:

4  
If the whole of the insulation gap layer 76 is made of Co- $\gamma$ Fe<sub>2</sub>O<sub>3</sub> (hematite) (maghemite) with a relative dielectric constant of  $\epsilon_r = 3.5$ , the frequency characteristics of the thin-film magnetic head can be more greatly improved as  $C_{\text{shield}} = 5.1 \text{ pF}$  and  $f_c = 1.04 \text{ GHz}$ .